

### REMARKS

This paper is submitted in response to the Office Action dated June 22, 2005. Reconsideration and allowance of all pending claims by the Examiner are respectfully requested.

In the subject Office Action, claims 1-2, 4-5, 7-9, 11-16, 19-21, 26-28 and 65-66 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication No. US 2003/0212611 A1 to Barrott et al. (Barrott). In addition, claims 3, 6, 10 and 59-64 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Barrott, and claims 22-23 and 29 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Barrott in view of U.S. Patent No. 5,696,366 to Ziarno (Ziarno).

Applicants respectfully traverse the Examiner's rejections to the extent that they are maintained. Applicants have canceled non-elected and other claims 5-7, 30-58 and 67-69, amended claims 1, 3 and 59, and added new claims 70-93 in deference to the suggestions of the Examiner. Applicants respectfully submit that no new matter is being added by the above amendments, as the amendments are fully supported in the specification, drawings and claims as originally filed.

As an initial matter, Applicant wishes to thank the Examiner for the courtesy extended to Applicants' representative during the telephonic interview of December 19, 2005. During that interview, the Examiner encouraged Applicants to amend the claims to reflect Applicants' novel and unobvious planning approaches. To this end, each independent claim has been amended to recite a computer-implemented method for using either a profile or a budgetary approach to recommend funeral products/services and to otherwise streamline the creation of a funeral plan.

While Barrott generally discloses a generic planning approach, Barrott fails to disclose or suggest planning approaches specifically tailored to a budgetary or profile interest of a user. As shown in Fig. 16, Barrott initially presents users with all available products for inclusion in a plan. For instance, a user is presented with ala carte choices

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for different types of metal and wood caskets (blocks 360-392). Unfortunately, the choices are presented for the consideration of the user irrespective of whether the user can actually afford them, or has any preconceived interest in one or more of them. As a result, the planner may be overwhelmed with choices and/or may have to go back and change selections after realizing they are, for instance, over budget or lacking relevance to a decedent's life.

Rather than presenting a planner with an overwhelming amount of all available products, the claimed planning approaches focus users by initially recommending products that already conform to a profile or budgetary parameter. After first receiving the parameter from the user, Applicants' system presents the user with pricing information for goods and/or services already associated with that parameter. The user may then make more informed and focused selections while creating or selecting a funeral plan.

Turning more particularly to claim 1, this claim generally recites a computer-implemented method for creating an online funeral plan that includes receiving user input associated with a profile parameter to obtain requested pricing information on a product or service offered by a selected funeral service provider among a plurality of funeral service providers. The profile parameter is used to retrieve the requested pricing information by accessing a database storing pricing information associated with a plurality of products and services (associated with the profile parameter) offered by the plurality of funeral service providers. Each funeral service provider is associated with a distinct set of products and services from the plurality of products and services, and the database maintains pricing information for the set of products and services associated with each funeral service provider. The requested pricing information is output to the user.

Using the profile approach of claim 1, user input is matched to product and service recommendations that conform to the user's profile. The profile approach thus

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streamlines the planning process by presenting a client with focused recommendations. The approach steers time conscious users to more efficiently achieve a plan by pairing a profile parameter with at least one funerary good or service. Similarly, the approach steers clients who possess only a vague or limited funerary preference, and who are open to professional recommendations.

To this end, embodiments elicit user input in a manner suited to establish a tailored profile. For example, a software query might ask a client if they are of a particular religious or ethnic persuasion. This persuasion or tradition can dictate aspects of a funeral service. For instance, if an Islamic affiliation is indicated, then several special customs must be observed, e.g., anointing and a strong preference for burials. The selection may accordingly be used to further develop and focus a client's profile. Thus, the user input is paired with profile parameters, e.g., associated with burials and/or Moslem customs, to determine appropriate funerary recommendations.

As admitted on page 6 of the Office Action, Barrott does not disclose profiles or profile parameters used to determine recommendations. What Barrott does show is stored client data that can be used to transfer data from "pre-need" to "at-need" fields (paragraph 55). The mere transfer of this stored information, however, does not suggest retrieving information associated with a profile parameter. A planner using the Barrett system consequently does not have the benefit of considering tailored, recommended products/services particular their own profile. Such a user is instead relegated to selecting products without guidance as to what type of products/services may hold particular relevance to them.

In fact, the processes of Barrett would benefit from Applicants' claimed subject matter. That is, a user of the Barrett system would benefit from the tailored and thoughtful recommendation processes of Applicants' planning approach. In any case, there is no suggestion in Barrott for receiving user input associated with a profile

parameter to obtain requested pricing information on a product or service associated with the profile parameter. As such, claim 1 is novel and unobvious over the cited art.

While dependent claims 2-29 are patentable by virtue of their dependency on claim 1, each of these claims further recites additional subject matter that is further distinguishable from the cited prior art. For instance, claim 3 is generally directed to selecting a funeral home from among a plurality of funeral homes. Barrett makes no mention of funeral home selection, as the reference presupposes use of the funeral home hosting the website. Other claimed, computerized processes facilitate a planning processes, such as storing next of kin information, encouraging bidding between service providers, and automatically scheduling personal consultations with a provider (claims 10, 17, 24 and 25). As such, reconsideration and allowance of claim 1, as well as of claims 2-29 that depend therefrom, are therefore respectfully requested.

Claim 70 generally recites a computer-implemented method for creating an online funeral plan that includes receiving user input associated with a budgetary parameter to obtain requested pricing information on a product or service offered by a selected funeral service provider among a plurality of funeral service providers. The budgetary parameter is used to retrieve the requested pricing information by accessing a database storing pricing information associated with a plurality of products and services (associated with the budgetary parameter) offered by the plurality of funeral service providers. Each funeral service provider is associated with a distinct set of products and services from the plurality of products and services, and the database maintains pricing information for the set of products and services associated with each funeral service provider. The requested pricing information is output to the user.

Using the budgetary approach of claim 70, user input is matched product and service recommendations that already conforms to the user's budget. The budgetary approach streamlines the planning process by presenting a client with focused

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recommendations by matching a budgetary parameter with at least one funerary good or service.

Barrott does not teach or suggest receiving user input associated with a budgetary parameter to obtain requested pricing information on a product or service associated with the budgetary parameter. The running total disclosed in Barrott merely informs users of the current plan cost, and fails to suggest making recommendations based on budget constraints. As a result, a Barrott user may be forced to go back and change items to conform to their budget (only after gleaning from the running total that they are over that budget).

This relatively haphazard and frustrating process contrasts the tailored recommendations provided by the claimed budgetary approach. More specifically, the budgetary approach promotes the entry of user input in a format that is readily associated with the an established budgetary parameter. Exemplary budgetary parameters include household income, as well as insurance and/or geographic considerations. The implicated parameter used to automatically make recommendations for a good, service or plan with which it is associated. Each recommendation presented to the user meets, complements or otherwise conforms to the input budget of the client. Because the cited art fails to teach or suggest receiving user input associated with a budgetary parameter to obtain requested pricing information on a product or service associated with the budgetary parameter, claim 70 is novel and unobvious over the cited art reconsideration. Allowance of claim 70, as well as of claims 71-92 that depend therefrom, is therefore respectfully requested.

Claims 59 and 93 are generally directed to program product implementations of respective method claims 1 and 70. Claims 59 and 93 are there for novel and unobvious over the cited prior art for substantially the same reasons as stated above with respect to claims 1 and 70. Reconsideration and allowance of claims 59 and 93, as well as of claims 60-64 that depend therefrom, are therefore respectfully requested.

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Claim 65 is generally directed to a computer-implemented method for creating an online funeral plan that includes the steps of interacting with a user via a selected funeral service provider web site among a plurality of funeral service provider web sites. User input is forwarded from a selected funeral service provider web site to a central database associated with the plurality of funeral service provider web sites to retrieve product and/or service information associated with a product or service from the database.

None of the cited prior art teaches or suggests such features. Barrott, for instance, does not disclose or suggest interaction between different websites. The disclosure of Barrott is limited to navigation on a single website. Claim 65 is therefore novel and unobvious over the cited prior art. Moreover, dependent claim 66 adds the additional feature of allowing retrieval of product and/or service information from the database in response to interaction with a user via the selected funeral service provider web site to only a subset of the database that corresponds to products and services offered by a funeral service provider associated with the selected funeral service provider website. As none of the cited prior art suggests or teaches such features, Applicants respectfully request the reconsideration and allowance of claims 65 and 66.

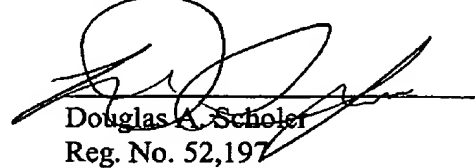
In summary, Applicants respectfully submit that all pending claims are novel and unobvious over the prior art of record. Reconsideration and allowance of all pending claims are therefore respectfully requested. If the Examiner has any questions regarding the foregoing, or which might otherwise further this case onto allowance, the Examiner may contact the undersigned at (513) 241-2324. Moreover, if any other charges or credits

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are necessary to complete this communication, please apply them to Deposit Account 23-3000.

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Date

Respectfully submitted,



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